

Research article

# Factors influencing female entrepreneurship in small urban centers in Kenya: A Case of Nandi Hills Township.

**Dr. Clement Achimba Okirigiti**

School of Business, Rongo University

P.O. Box 103 – 40404, Rongo. Kenya

E-mail: [achimbao@yahoo.com](mailto:achimbao@yahoo.com)



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## Abstract

Entrepreneurship plays an important role in the fight against poverty and unemployment through wealth creation especially in countries with high unemployment rates. Female entrepreneurs have contributed significantly to economic development in Kenya, but their contribution has not been adequately highlighted. The objective of this study was to investigate female entrepreneurship in small urban centers in Kenya. A survey that included 42 female entrepreneurs was conducted. Data was collected using questionnaires and interviews. The findings reveal that female entrepreneurs face constraints, such as lack of capital, work-home conflict, lack of complementary business services, and lack of business knowledge in their pursuit to start business. The Government needs to intervene and help the female entrepreneurs to surmount these constraints and guarantee that female entrepreneurs can amply contribute to the economic development in the country and empower themselves economically.

**Key words:** Female entrepreneurship, poverty, unemployment and enterprises

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## Introduction

Female entrepreneurs have made considerable contributions to poverty reduction growth and economic growth. In the United States, for instance, women-owned enterprises are growing at more than double the rate of all other firms, directly responsible for 23 million jobs and contribute nearly \$3 trillion to the U.S. economy (US Department of

Commerce 2010). In emerging economies, female entrepreneurship is also increasing – there are about 8 to 10 million formal SMEs with at least one woman owner. Whereas the number of women entrepreneurs is increasing globally, research illustrate that several factors are driving this development. In developed countries, opportunity is the key driving factor. In developing countries, conversely, entrepreneurship comes about mainly due to necessity. In the lack of other practicable alternatives to provide for household incomes, entrepreneurship is the only viable opportunity. (World Development, 2012). Female entrepreneurship is critical in the in the achievement of development goals. Entrepreneurship education creates self sufficient innovative individuals who thrive in business and become successful industry leaders, augments a graduate’s capacity to generate wealth and produce innovative individuals (OECD 2000)

According Beneria and Lourdes (2001) it is estimated that at least 30 % of female entrepreneurs are in non-agricultural labor force are self-employed in the informal sector; in Africa, this figure is 63 %. Female entrepreneurs have a tendency to operate their businesses in the informal sector and usually home-based concentrating in the areas of small-scale entrepreneurship and traditional sectors, which largely includes retail and service. Female entrepreneurs prefer to operate from their homes which enable them to attend to challenging demands for their time caused by the unequal share of childcare and household responsibilities. Whilst working in a traditional sector requires less experience and lower start-up capital, the shortcoming is that these sectors also proffer lower returns. Female entrepreneurs make up a large percentage of the working population and their numbers are on the increase. It is estimated that during the period 1990-2000, the percentage of the global female workforce that was self-employed, exclusive of those in agricultural work, amounted to 34%, compared to 28% during the period 1980-1990 (ILO 2008). Furthermore, this number could be higher since relatively frequently businesses are not formally registered due to their informal nature.

Kenya has a population of about 45 million people and its Gross Domestic Product is estimated at US\$61 billion according to the latest statistics released by the world bank and is ranked the fifth largest growing economy in Sub-Saharan Africa and the biggest in East Africa. The country’s economic growth is projected to grow at rate of 6% in 2015, 6.6% in 2016, and 7% in 2017 (World Bank 2015). Notwithstanding these comparatively affirmative economic indicators, Kenya’s human development indicators rank astonishingly low, at 147 out of 187 in the 2014 Human Development Index (HDI) with 43% of the population living below the poverty line and unemployment stands at 40% (World Bank 2014). Kenya is still faced with numerous challenges in the creation of employment and the development of sustainable businesses. The challenge is further aggravated by the generally moribund socio-economic conditions and activities, which have resulted in increasing unemployment rates. In an attempt to get away from these enormously harsh socio-economic conditions individuals opt for entrepreneurship for survival and alternative source of income.

## Statement of the problem

The role of female entrepreneurs in developing economies has changed over the last decade. In the past women were basically viewed as caretakers of homes who had no power over resources and were seen as mere dependants. Several reforms have been undertaken in Kenya which has seen women enthusiastically take up more responsibilities that were in the past viewed as male chores. In Kenya, female entrepreneurs have contributed creation of new jobs, in spite of their impact have not been well documented and are faced with the risk of failure as information indicating most female entrepreneurs of quit after few months into business. A number of factors contribute to the slow growth of female entrepreneurship which includes the saddle of household tasks, lack of access to finance, little work experience, risk aversion, incarceration of women's businesses to sectors whose growth rate is minimal, bureaucratic institutional and regulatory challenges. The increasing poverty levels and unemployment rates have led to increased needs for individuals to become entrepreneurs to survive. This study therefore seeks to understand the factors that influence female entrepreneurship in urban centers in Kenya.

## Purpose of the Study

The broad objective of this study was to investigate the factors influencing female entrepreneurship in small urban centers in Kenya: A case of Nandi Hills Township.

## Research Objectives

1. To determine what encourages female entrepreneurs to start their own businesses in the area of study.
2. To examine how individual barriers affect female entrepreneurs in the area of study
3. Examine the unique constraints female entrepreneurs face in managing businesses
4. To understand how female entrepreneurship is influenced by social- cultural issues in the area of study.

## Literature Review

Female entrepreneurs account for up to a third of all businesses operating in the formal economy worldwide. Nonetheless majority of the women entrepreneurs in transitioning and developing economies has little potential for growth and usually operate micro enterprises (Jennings and Brush2013). Societal attitudes and norms thwart the efforts of a number of women from even considering starting a business, while systemic barriers mean that scores of women entrepreneurs stay restricted to very small businesses often operating in the informal economy (OECD 2013). Investing in women entrepreneurship is one of the most effective ways of reducing gender disparities, increasing equality and promoting comprehensive and sustainable economic growth. Investments in activities that specifically involve women will facilitate the achievement of significant strides in development, in view of the fact that women generally spend more of their income on household chores such as education, health, and general well-being of their families than their male counterparts (Huysentruyt 2014).The ILO Women's Entrepreneurship Development (WED) programme is intended to work with partners to increase economic opportunities for women entrepreneurs through the support in start up , strengthen and expansion of enterprises by creating the most favorable conditions for women's entrepreneurship to flourish (GEM 2007).

Heilman and Chen (2003) argued that various push-and-pull factors exist that trigger off women to start their own businesses, push factors such as unemployment and retrenchment force people to become entrepreneurial in order to survive and are regarded as negative factors. However pull factors are more positive factors, such as government support and role models, which persuade people to choose entrepreneurship as a career choice. Ghosh and Cheruvalath (2007) observe that only one-fifth of women are drawn into entrepreneurship by pull factors. The rest are forced into entrepreneurship by push factors. The pull factors to entrepreneurship include the need for independence, the aspiration to be their own boss; accomplishment and self-fulfillment; improving the financial position of women entrepreneurs and their families; more flexibility for balancing work and family; a hobby; entrepreneurship gives women an opportunity to make a contribution to the community and be reckoned for that while influence of role models such as parents, family members, friends or leading entrepreneurs in the community can make entrepreneurship an attractive prospect. In the UK there has been a push by policy makers to shore up the level of females undertaking entrepreneurial ventures by ensuring the removal of barriers, and easing the access to finance and credit. Women in the UK still perceive that men have more access to finance and credit facilities. These perceptions still continue despite the availability of funds and improvement in existing policies aimed at supporting women entrepreneurs (Harding 2004).

Abimbola, Emmanuel and Ahmadu (2007), in their study on the women entrepreneurship in Nigeria established that in spite of the many programmes and legislation implemented to advance the life for women entrepreneurs in the country not much been achieved as these facilities do not reach the targeted women entrepreneurs who need of them due to political and other loyalties. These researchers consider that the special consideration should be given to community-based associations or groups, to a certain extent than through political affiliations. The government should put in place an effective monitoring system to ensure that facilities are put into right use and to prevent the misapplication of funds. A study on female entrepreneurs in the UK, established that women's expectations of revenue from their business were less than for men and that they had lower levels of start-up finance as compared to their male counterparts (Levie and Hart 2011).

According to Stevenson and St-Onge (2005) women entrepreneurs in Kenya can be categorized into four categories. The first category comprises of the Jua Kali micro-enterpriser. The women in this category are found in the informal sector and often operate unregistered enterprises in the have little education (less than secondary level), and are inhibited by lack of entrepreneurial and business knowhow, are unable to access to credit, and unaware of markets and market opportunities and represent about 96.7 % of all SMEs owned by women. The second category consists of women entrepreneurs with micro enterprises usually with 6-10 employees and this amount to 2.6 % of the enterprises. The third category is comprised of small enterprises which have over 10 employees and constitute 0.7 % of enterprises. The women entrepreneurs who own micro and small enterprises have a minimum of secondary education and prior experience as an employee in a public or private sector enterprise, and receive support from their husbands who may be actively involved in the business directly or indirectly. The businesses in this category are

normally registered and operate from legal business premises. The fourth category is composed of women entrepreneurs who are more educated usually with university education, who came from entrepreneurial family backgrounds with encouraging husbands who support them, have experience in managerial positions in the corporate world and are able to access financial services. They constitute less than 0.1 % of all women owned enterprises. Ever since 2008, the government of Kenya has implemented a number of business reforms intended to ease the process of doing business in the country. Key reforms undertaken include: access to credit which includes the sharing of information of credit history of the borrowers and digitalization of the process of registering of starting a business (Doing Business 2013).

The Kenyan government is alive to the fact that promoting the development of women entrepreneurship in the country is critical for the realization of the country's broader development goals, including economic growth and development. The government established Women Enterprise Fund in 2007 to guide the growth and sustainability of existing and would-be women entrepreneurs in the country. The Women Enterprise Fund (WEF) was established through Legal Notice No. 147 Government Financial Management (Women Enterprise Fund) Regulations, 2007, it began its operations in December 2007. The Fund has five mandates as provided in the establishing legal notice. These are: Providing loans to women using the two channels, namely, microfinance institutions (MFIs) and the Ministry of Gender, Children and Social Development under the Constituency Women Enterprise Scheme (CWES); Attracting and facilitating investment in micro, small and medium enterprises oriented infrastructure such as business markets or business incubators that will be beneficial to women enterprises; Supporting women oriented micro, small and medium enterprises to develop linkages with large enterprises; Facilitation of marketing of products and services of women enterprises in both domestic and international markets; Supporting capacity building of the beneficiaries of the Fund and their institutions (WEF2013). It is evident that the Kenyan government has been aggressively concerned about the plight of women entrepreneurs in the last decade by ensuring that they are not excluded from the process of nationwide development.

Female entrepreneurs are the key actors in all sectors and are large contributors to economic development who are becoming progressively more noticeable in the local economies of the developing economies. The government of Kenyan recognizes that women entrepreneurs have not been on an equal grip when it comes to accessing opportunities and assets and it has made efforts to effectively deal with the hurdles facing women entrepreneurs (Athanne 2011). Women entrepreneurs have made enormous difference through their contribution of numerous ideas and immense deal of capital resources to their societies, and continue to create jobs as well as generate additional work Richardson et al. (2004) asserts that women entrepreneurs in Africa judge themselves as lacking skills, abilities, and knowledge in explicit business matters and scores of the issues that are often mentioned emerge to communicate to women's comparative deficient in exposure to the world of business.

Winn (2004) argued that the critical factors necessary for female entrepreneurs to succeed in independent businesses ought to be understood in order to provide requisite support. Governments can endow female entrepreneurs with

loans, subsidies, funds, enterprise centres, entrepreneurship awards, training, advisory support to address issues such as education, training and family-work reconciliation. Government Policies should create and guarantee the existence of core conditions to the creation of supportive entrepreneurial environment that promotes start-up of business activities To improve the survival and performance of women owned enterprises, programmes to assist women entrepreneurs should be implemented to in selecting appropriate business ventures and also reconcile the work-family conflict issues that are a potential stumbling block for women entrepreneurs. Greater economic opportunities for women entrepreneurs will help to increase labour productivity and higher female employment will broaden the base of taxpayers and contributors to social protection systems. More gender diversity would help encourage innovation and competitiveness in business thus economically empower women (Kantor 2001).

## Research Methodology

The survey research design was utilized in this study. The target population of this study was all women who have businesses in Nandi Hills Township. A list of business units owned by women in town was taken from the County government offices in the town. A convenience sample was utilized by means of a snowball sampling technique, to categorize women entrepreneurs who participated in the study. A preliminary list of women entrepreneurs in the area was generated using well-known women business owners the area. These women acted as informants and identified other potential women entrepreneurs for inclusion in the sample. A list of 42 women entrepreneurs who were willing to participate in the study was compiled. The main instrument used to collect primary data collection for this study was semi- structured questionnaires. The questionnaires were personally hand delivered to the women entrepreneurs. The first stage of data collection involved the physical distribution of questionnaires to the respondents. Thereafter the second stage involved in-depth interviews with the respondents as a follow up to responses provided in the questionnaire. Of the 42 questionnaires distributed, 33 were returned giving a response rate of 78.6% and all the targeted interviews were conducted. Descriptive statistics was used to analyze the data and results were presented in frequencies and percentages.

## Results and Discussions

**Table 1: Biographical information of respondents**

Variable	Class	Frequency	Percentage
Age	Below 20years	4	12.12%
	20-29 years	6	18.18%
	30-39 years	12	36.36%
	40-49 years	8	24.24%
	Above 50 years	3	9.09%
Marital status	Married	8	24.24%
	Single	11	33.33%
	Widowed	9	27.27%
	Divorced	3	9.09%
	Not indicated	2	6.06%

Level of education			
Primary		5	15.15%
Secondary		13	39.40%
College / Tertiary		10	30.30%
University		4	12.12%
Not indicated		1	3.03%

The results show that of the 33 respondents, 12.12 % ( 4) were below 20 years of age, 18.18%(6) were between 20-29 years ,36.36%(12) were between the age bracket of 30-39 years whilst 24.24% were aged between 40-49. Respondents above the age of 50 comprised 9.09%. It is apparent from the findings that majority of the participating female entrepreneurs were aged between 30 and 49. Of the total respondents 24.24% (8) were married, 33.33% were since, 27.27% (9) were widows whilst 9.09 % ( 3) were divorced and 6.06 % ( 2) of the respondents did not indicate their marital status single. These results suggest that the majority of female entrepreneurs engage in business because they have responsibilities and a family to take care of. Interviews with some respondents revealed that they had start businesses so that they can take care of families and educate their children as they were single, widowed or divorced. The study also sought to establish the level of education of participating female entrepreneurs. The findings reveal that 15.15% (5) had primary education, 39.40 % ( 13) had secondary education, 30.30 % ( 10) had college/tertiary education whilst 12.12 % ( 4) had university and 3.03 % ( 1) of the respondents did not indicate their level of education. This shows that a good number of the female entrepreneurs did not have higher educational qualifications which are a prerequisite for business management. Most respondents alluded to the fact that they were in business because their educational background could not enable them get absorbed in formal employment and therefore decided to engage in business.

**Table 2: Source of business startup capital**

Variable	Frequency	Percentage
Spouse /Family	5	15.15%
Personal savings	14	42.42%
Loan from bank / Microfinance	11	33.33%
Donations from friends and relatives	3	9.09%

The study sought the views of the respondents on the sources of initial capital used to establish their businesses. 42.42 % ( 14) women entrepreneurs identified personal savings, 33.33% (11) respondents indicated loan from bank / microfinance while 15.15%(5) women entrepreneurs indicated family/spouse and only 9.09% (3) respondents indicated donations from friends and relatives .The results shows that the participating female entrepreneurs lack knowledge about organizations that specifically give financial support for business development as majority of the respondents 57.57% of the respondents started their enterprises using own savings, family and donations from friends and relatives. This is an indication that female entrepreneurs have capital challenges.



**Table 3: Reason for engaging in business**

Variable	Frequency	Percentage
Identified opportunity / own initiative	5	15.15%
Lack of job / employment	12	36.36%
Retrenchment / Retirement	3	9.09%
Family influence / tradition	4	12.12%
Personal desire for achievement	7	21.21%
To complement family income	2	6.06%

Table 3 shows the results of the reasons for women entrepreneurs engaging in business activities. 36.36% (12) of the respondents found themselves in entrepreneurship due to lack of job / employment while 21.12 % (7) women entrepreneurs established businesses due to their desire for personal achievement. 15.15% (5) women entrepreneurs identified business opportunities, 12.12% (4) established businesses due to family influence, 9.09% (3) established businesses due to retrenchment or retirement and only 6.06% (2) were compelled to start business to complement family income.

**Table 4: Structure of business enterprise operated by women entrepreneurs**

Variable	Frequency	Percentage
<b>Status of enterprise</b>		
Sole proprietorship (registered)	16	48.48%
Sole proprietorship (unregistered)	11	33.33%
Partnership (registered)	4	12.12%
Partnership (unregistered)	3	9.09%
Company	-	
<b>Business premises</b>		
Own/Family premises	7	21.21%
Rented premises	14	42.42%
Open market stalls	9	27.27%
Home-based	3	9.09%
<b>Type of business</b>		
Selling second hand goods (Clothes / Shoes)	7	21.21%
Vegetable /fruit vendor	3	9.09%
Kiosk (Food Fending)	4	12.12%
Printing /Computer bureau	3	9.09%
Money transfer services /M-pesa	6	18.18%
Cereals produce	2	6.06%
Retail trade	5	15.15%
Wholesale	3	9.09%



The study sought to establish the structure of business enterprises operated by female entrepreneurs. Table 4 shows the responses. As shown in Table 4, 48.48 % ( 16) of the respondents operating as registered sole traders, 33.33 % ( 11) operate as unregistered sole traders, 12.12 % ( 4) operate in registered partnership whilst 9.09 % ( 3) of the respondents indicated their business as operating as partnership without registration. The results reveal that there is no company operated by the participating women entrepreneurs. Findings from discussions and interviews indicated that most female entrepreneurs are comfortable operating individual businesses as they do not want to be entangled in wrangles especially in groups and some were not keen on registering their businesses as they opined that the procedure of business registration is tedious. On business premises the data collected shows that 21.21%(7) of the respondents use own/family business premises, 42.42%(14) operate from rented premises whilst 27.27%(9) of the respondents operate their businesses in open market stalls and 9.09%(3) operate their business from their homes. It is evident from the findings that most female entrepreneurs do not have suitable business premises. Data on type of business show that the female entrepreneurs are involved in various entrepreneurial activities as 21.21% (7) deal with second hand goods (shoes and clothes), 9.09% (3) vegetable or fruit vendors, 12.12% (4) kiosk (food vending), 9.09% (3) printing / computer bureaux, 18.18% (6) money transfer services / M-pesa, 6.06% (2) cereals, 15.15% (5) retail trade and 9.09%(3) wholesale trade . The findings suggest that there are challenges in terms of the continued existence of the businesses and their sustainability as most of these enterprises are temporal.

**Table 5: Constraint in starting business**

Variable	Frequency	Percentage
Lack of adequate capital	10	30.30%
Lack of family support	2	6.06%
Lack of business premises	3	9.09%
Lack of entrepreneurial skills	7	21.21%
Lack of proper advice and guidance	1	3.03%
Inter role conflicts	2	6.06%
Fear of failure and losses(risk averse)	5	15.15%
Gender biasness and lack of acceptance	2	6.06%
Social cultural issues	1	3.03%

The study sought to establish the constraints which female entrepreneurs encounter in their pursuit to establish or enter into entrepreneurial activities. Results in table 5 shows that 30.30%, representing 10 women entrepreneurs, indicated lack of adequate capital while 21.21% (7) indicated lack of entrepreneurial skills while 15.15%(5) indicated fear of failure and losses (risk averse).Lack of business premises was indicated by 9.09% (3) female entrepreneurs. Gender biasness and lack of acceptance and lack of family support were indicated by 6.06 % (2) of the respondents. The least indicated constraints were social cultural issues and lack of proper advice and guidance with 3.03% (1) of the respondents indicating them. Interviews and discussions with the female entrepreneurs established that majority of the respondents did not have the requisite knowledge and finances to establish viable business ventures.

**Table 6: Constraints in managing businesses**

Variable	Frequency	Percentage
Lack of family support	2	6.06%
Competition	5	15.15%
Time management and household chores	3	9.09%
Lack of training opportunities	3	9.09%
Liquidity and finance	11	33.33%
Lack of business expertise	7	21.21%
Lack of awareness of government services	2	6.06%

The results indicate that female entrepreneurs faced challenges in accessing finance and liquidity problems was the most pressing challenge with 33.33% of the respondents indicating that they experienced this constraint. Lack of business expertise was second with 21.21% (7) respondents citing it. 15.15% (5) of the participating entrepreneurs cited competition while time management and lack of training opportunities were indicated by 9.09% (3) of the respondents. The least cited constraints were lack of family support 6.06% (2) and lack of awareness of government services with 6.06% (2) respondents citing it as a constraint. It is apparent that female entrepreneurs experience financial difficulties and do not have the requisite business expertise to manage their enterprises effectively.

## Conclusions

The study sought to establish the factors that influence female entrepreneurship and evaluate the innumerable constraints which the female entrepreneurs in the study area have face in their quest to pursue business. The fundamental and principal requirement of starting a business enterprise is the raising of capital. This has been prevalent hindrance for the female entrepreneurs to start their businesses and the possession of entrepreneurial skills. The Low confidence level among the female entrepreneurs has led to the entrepreneurs not willing to combine efforts and grow their businesses. The female entrepreneurs enjoy family support in their business endeavors as majority of them revealed that their families were solidly behind them. The female entrepreneurs faced the issue of expertise and decision making as they were not exposed to any kind of technical training program and majority of them were not aware of the government schemes which could help them in their business enterprise. It is imperative to create awareness amongst the female entrepreneurs about the training programs run by the government and also they need to be guided and advised for the smooth functioning of their enterprises. Female entrepreneurship will progressively matter in both business and social development. While women still face difficulty in establishing and growing their businesses, the good news is that there now are a multiplicity of documented successful approaches to support women's access to finance, training and markets. Building on these existing case studies and budding business networks, both public and private sector players have an opportunity to work together in order to bring these ideas to full implementation.

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